

J1130 U.S. PTO  
11/26/01
**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

9742.011.00

11/26/01  
11000 U.S. PTO  
1109/992408

First Inventor or Application Identifier

Michael K. GERAGHTY

Title DYNAMIC RATEMAKING FOR INSURANCE

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents

ADDRESS TO:

Commissioner for Patents  
Box Patent Application  
Washington, DC 20231**ACCOMPANYING APPLICATION PARTS**

1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g. PTO/SB/17) (Submit an original and a duplicate for fee processing)	6. <input checked="" type="checkbox"/> Assignment Papers (cover sheet & document(s))
2. <input checked="" type="checkbox"/> Specification Total Pages 49	7. <input type="checkbox"/> 37 C.F.R. §3.73(b) Statement <input type="checkbox"/> Power of Attorney <i>(when there is an assignee)</i>
	8. <input type="checkbox"/> English Translation Document <i>(if applicable)</i>
3. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) Total Sheets 9	9. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations
	10. <input type="checkbox"/> Preliminary Amendment
4. <input checked="" type="checkbox"/> Oath or Declaration Total Pages 2	11. <input checked="" type="checkbox"/> White Advance Serial No. Postcard
a. <input checked="" type="checkbox"/> Newly executed (original or copy)	12. <input type="checkbox"/> Small Entity Status <input type="checkbox"/> Statement filed in prior application. Status still proper and desired.
b. <input type="checkbox"/> Copy from a prior application (37 C.F.R. §1.63(d)) <i>(for continuation/divisional with box 15 completed)</i>	
i. <input type="checkbox"/> DELETION OF INVENTOR(S) <i>Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §1.63(d)(2) and 1.33(b).</i>	13. <input type="checkbox"/> Certified Copy of Priority Document(s) <i>(if foreign priority is claimed)</i>
	14. <input type="checkbox"/> Other: _____
5. <input type="checkbox"/> Incorporation By Reference <i>(usable if box 4B is checked)</i> <i>The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4B, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.</i>	Check for \$864.00

## 15. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below:

 Continuation  Divisional  Continuation-in-part (CIP) of prior application no.: \_\_\_\_\_

Prior application information: Examiner: \_\_\_\_\_ Group Art Unit: \_\_\_\_\_

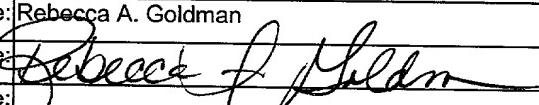
## 16. Amend the specification by inserting before the first line the sentence:

 This application is a  Continuation  Division  Continuation-in-part (CIP)

of application Serial No. \_\_\_\_\_ Filed on \_\_\_\_\_

 This application claims priority of provisional application Serial No. 60/253,108 Filed: November 27, 2000**17. CORRESPONDENCE ADDRESS**

LONG ALDRIDGE & NORMAN LLP  
701 Pennsylvania Avenue, N.W., Suite 600  
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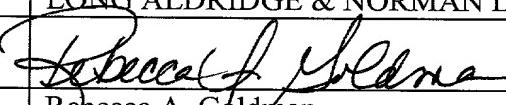
Name: Rebecca A. Goldman	Registration No.: 41,786
Signature: 	Date: November 26, 2001
Name: _____	Registration No.: _____

Docket No.	9742.011.00
<b>IN THE UNITED STATES PATENT AND TRADEMARK OFFICE</b>	
INVENTOR(S)	Michael Kevin GERAGHTY
SERIAL NO:	To Be Assigned
FILING DATE:	November 26, 2001
FOR:	DYNAMIC RATEMAKING FOR INSURANCE

**FEE TRANSMITTAL**

COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS	
<b>TOTAL CLAIMS</b>	19 - 20 =	0	x \$18=	\$0.00	
<b>INDEPENDENT CLAIMS</b>	4 - 3 =	1	x \$84=	\$84.00	
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIMS (If applicable)		+ \$280=		\$0.00	
<input type="checkbox"/> LATE FILING OF DECLARATION		+ \$130=		\$0.00	
BASIC FEE				\$740.00	
TOTAL OF ABOVE CALCULATIONS				\$824.00	
<input type="checkbox"/> REDUCTION BY 50% FOR FILING BY SMALL ENTITY				\$0.00	
<input type="checkbox"/> FILING IN NON-ENGLISH LANGUAGE				+ \$130=	\$0.00
<input checked="" type="checkbox"/> RECORDATION OF ASSIGNMENT				+ \$40=	\$40.00
				TOTAL	\$864.00
<input type="checkbox"/> Please charge Deposit Account No. <u>50-0911</u> in the amount of					A duplicate copy of this sheet is enclosed.
<input checked="" type="checkbox"/> Checks totalling <u>\$864.00</u>		to cover the filing and surcharge fees are enclosed.			
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to Deposit Account No. <u>50-0911</u> . A duplicate copy of this sheet is enclosed.					

		Respectfully Submitted,	
		LONG ALDRIDGE & NORMAN LLP	
Date:	November 26, 2001	 Rebecca A. Goldman	
Sixth Floor 701 Pennsylvania Ave., N.W. Washington, D.C. 20004 Tel. (202) 624-1200 Fax. (202) 624-1298			
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